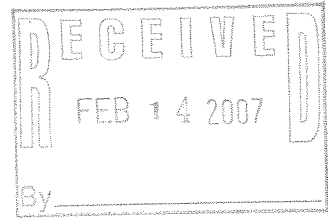


TOWN OF PLYMOUTH



Affordable Housing Plan **Final Report –February 2007**

Plymouth Department of Planning and Development
11 Lincoln Street
Plymouth, MA 02360



TOWN OF PLYMOUTH

Affordable Housing Plan

Directed by:

Plymouth Department of Planning and Development

Contributors:

Plymouth Redevelopment Authority

Plymouth Housing Authority

Plymouth Affordable Housing Committee

Community Opportunities Group, Inc.

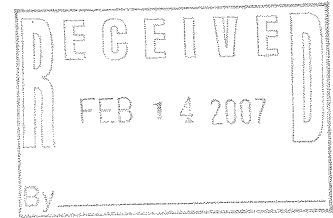
Plymouth Office of Community Development

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EXECUTIVE SUMMARY

Housing Objectives

Housing Production Priorities

Measures to provide the most appropriate housing mix should respond to a priority ranking system that defines what Plymouth wants to encourage, guides local officials in their evaluation of housing proposals, and provides a framework for public investment in affordable housing production. Plymouth's housing priorities include.

- **HIGH** - Housing that is designed to have a positive municipal revenue impact and is located within a designated growth area, as set forth in the Comprehensive Master Plan and/or includes locally initiated affordable housing inside a designated growth area.¹
- **ABOVE-AVERAGE**: Housing that is locally initiated inside a designated growth area, designed to have a neutral (break-even) fiscal impact on the Town.
- **AVERAGE** - Housing located within a designated growth area but designed to have a negative municipal revenue impact.
- **LOW** - Housing located outside the Town's designated growth areas.

With these rankings and appropriate incentives and requirements, Plymouth and private developers can collaborate to produce a mix of housing types that will facilitate the Town's fiscal, social and economic well being. In addition, these priorities are integral to implementing many of the Town's land use objectives, such as linking zoning bonuses with development proposals that contribute to priority housing production. The priority classes provide a valid basis for determining the merit of different proposals, based on a measurable public benefit.

Town-Wide Objectives


General Housing Objectives

- Establish zoning provisions for allowing more efficient alternatives to single-family detached housing, especially accessory units.
- Allow and encourage transfers of development rights from priority protection areas to any of the growth areas, where adequate infrastructure can be provided.

¹ The Local Initiative Program (LIP) is a state housing program that provides a vehicle for municipalities and developers to produce low and moderate-income housing eligible for the Chapter 40B Subsidized Housing Inventory without a comprehensive permit – or with a comprehensive permit that requires no subsidy. A community can sponsor LIP projects through various means. In Plymouth, an example is the production of a single family home in the Shallow Pond Estates subdivision (in Plymouth) by the Redevelopment Authority.

- Commission a study to determine the approximate market value of a single development right in each market area of the Town. Use this information to calculate appropriate density or equity incentives for transferring development rights.
- Establish incentives and regulatory provisions to encourage Above-Average and High Priority housing production. Incentives should include density bonuses and growth rate cap exemptions.
- Develop a mechanism to monitor quarterly the market demand for the various housing types in greater Plymouth region.
- Form a community development corporation (CDC)* to raise money and secure sites in most acceptable locations for housing accommodation.²
- Use new CDC to help relocate and convert housing potential to higher density, revenue-positive housing in preferred growth areas.
- Use proceeds from CDC sales of value-added development sites to buy land or development rights in priority protection areas.
- Adopt reliable protection measures to compensate landowners who do not develop the number of home sites allowable under 2003 zoning.
- Limit housing densities in priority protection areas outside of growth areas to ten acres per unit where compensatory protection options are available; provide for special permit for higher density if protection assistance is not available.
- Establish maximum residential density levels within each growth area level.
- Allow attached housing, and other forms of efficient land utilization as alternatives to single-family sprawl housing in priority protection areas, where land cannot otherwise be protected.

Town-Wide Affordability Objectives

- Provide for staff, for the Town housing office or a non-profit housing agency to initiate and implement the Affordable Housing Plan (This objective was completed in April of this year).
- Encourage the creation of at least 10 affordable housing units per year, using a combination of retention and production approaches, exempt new affordable construction units from growth rate cap, and work toward the 0.75% annual increase required under DHCD's  Planned Production regulations (143 additional Chapter 40B units/year) until the Town reaches the 10% statutory minimum.

² *Note: A CDC is not a town entity, rather, it is a private, community-based non-profit created under state regulations.

- Adopt an inclusionary housing bylaw to require private and town actions resulting in proportionate share of developed units as affordable (Adopted at 2006 Fall Town Meeting).
- Establish an Affordable Housing Trust to receive and expend contributions to affordable housing production (Established at 2006 Fall Town Meeting).
- Establish a policy to distribute affordable housing units throughout all of the growth areas; include mechanism for assuring this result.
- Document and prioritize local housing need every five years; tailor housing assistance programs to meet the priority needs.
- Authorize density bonuses to encourage market production of affordable housing; integrate with other development incentives (TDR, resource protection, etc.).
- Target public infrastructure upgrades to encourage siting/production of higher density housing that includes some affordable units.
- For all affordable units created, encourage styling and quality of construction similar to market units.

Housing Objectives for Villages

General Village Housing Objectives

- Adopt design guidelines and size & site development standards that promote compatibility of new housing in existing neighborhoods.
- Allocate quantities of new housing units in each village according to gross densities; allow greater quantities in North Plymouth and Plymouth Center, where higher densities prevail and Town sewer service is available.
- Encourage diversity in the mix of housing types in each village area
- Encourage mixed use in village commercial centers.
- Allow vertical housing construction to five stories and density bonus where infrastructure can accommodate such growth and historic resources will not be impacted.

Village Affordability Objectives

- Encourage creation/production of affordable housing up to 10% of year-round housing stock in each village area.
- Provide zoning bonus for affordable housing that demonstrates reasonable availability of efficient transportation options for occupants.

- Emphasize geographic dispersion of affordable units within village areas; avoid 100% affordable projects.

Housing Objectives for Rural Areas

- Allow only low-density housing in rural areas that cannot be preserved.
- Along scenic rural and gravel roads, promote "estate lots" of ten or more acres with density incentive and/or installment buy-outs of development rights over time; make such incentives available to those who preserve a wooded buffer from roadway.
- Limit in-fill density in rural village areas to prevailing levels in the immediate surroundings.
- Discourage siting of higher density affordable housing in rural village areas.
- Encourage creative land use planning on parcels to limit density over the long-term, such as conservation restrictions, clustering, and other alternatives.
- Explore feasibility with developers of conversion of affordable market units to "countable" subsidized units, up to 10% of area units, in delineated rural village areas.

Affordable Housing Strategy

The Town's affordable housing strategy will be consistent with the goals and recommendations of the Comprehensive Master Plan. The Community Development Office has established overall priorities and an implementation schedule, and has evaluated a number of potential approaches to reach the overall objective of increasing affordable housing in the community:

- **HIGHEST PRIORITY** – the creation of new affordable housing units and the conversion of existing units to affordable housing (whether or not the new units are deed-restricted). This priority may be addressed through strategies such as acquisition of land and creation of additional zoning incentives to create opportunities for new affordable housing units. The committee recognizes the need to create more affordable units in the near term and that conversion of existing housing stock has been identified as a feasible approach. The Committee also recognizes the need to create incentives and opportunities for new units to be created through zoning incentives for new construction and accessory apartments.
- **HIGH PRIORITY** – the conversion and retention of existing affordable housing units, including fiscal incentives to accomplish this goal.
- **PRIORITY** – establishment of programs that will assist with retention and creation of affordable housing in the community over the long term.

The following chart translates these priorities into specific action steps by type, officials or agencies responsible for implementation, and overall timeline.

Plymouth Housing Strategy-Summary Table

Action Item	Responsible Agency		Expected Impact on Affordable Housing Percentage/Goals	Timeframe
	Initiate	Adopt		
Land acquisition, either through purchase, deed restriction or donation, for creation of affordable housing and new units in village centers	AHT, CPC; PHA; NP	Board of Selectmen, RDA, CDC; NP; Town Meeting		2006 - 2008
Identification opportunities to convert vacant, underutilized, deteriorated or publicly-owned properties for creation of affordable housing primarily in village centers, including Brownfield sites, Cordage Park, the abandoned K-Mart building and Revere Copper	CPC, AHT	Town Meeting or Selectmen		2006-2008
ZONING CONTROLS				Ongoing
Inclusionary zoning	PB	Town Meeting		Completed 2006 Fall Town Meeting
Demolition delay bylaw with incentives for creation of affordable housing or donations of structures for affordable housing	Historic District Commission	Town Meeting		2006-2008

Note: CPC – Community Preservation Committee; PHA – Plymouth Housing Authority; AHT – Affordable Housing Trust; AHC – Affordable Housing Committee; NP = non profit; PB = Planning Board

Plymouth Housing Strategy-Summary Table

Action Item	Responsible Agency		Expected Impact on Affordable Housing Percentage/Goals	Timeframe
	Initiate	Adopt		
Identify barriers to affordable housing in the local permitting process, such as exempting affordable units from the building cap	PB; AHC	Town Meeting		2006-2008
Creation of affordable housing overlay districts and/or mixed use zoning districts in existing and new village centers (if any)	PB with AHC	Town Meeting		2006-2008
Create zoning incentives for affordable housing and affordable accessory dwelling units, such as allowing for teacher housing on "excess" municipal land	PB with AHC	Town Meeting		2006-2008

Plymouth Housing Strategy-Summary Table

Action Item	Responsible Agency		Expected Impact on Affordable Housing Percentage/Goals	Timeframe
	Initiate	Adopt		
Create flexible zoning standards for affordable housing, such as in the development of substandard lots through a special permit process to create affordable units	PB with AHC	Town Meeting		2006-2008
Allow density bonuses, with mitigation requirements, including coordination with the TDR option in the bylaw	Planning Board with AHT	Town Meeting		2006-2008
Impact fees	Planning Board, AHT	Town Meeting, State		2007
Village center open space cluster-style development	Planning Board	Town Meeting		Spring 2007 Town Meeting
Secure existing units with potential for affordable housing with affordable housing deed restrictions	CPC, AHT	Town Meeting; Various		2006-2008

Plymouth Housing Strategy-Summary Table

Action Item	Responsible Agency		Expected Impact on Affordable Housing Percentage/Goals	Timeframe
	Initiate	Adopt		
Identify resources, needs and priorities for the preservation of existing affordable housing	CPC, AHC	Town Meeting; Various		2006-2008
Expand Rental and Homeowner rehabilitation and repair programs if feasible	AHT; Community Development Office	Various		2006-2008
Retention of project-based Section 8 or Massachusetts Rental Voucher Program units	PHA	Various		2006-2008
Identify resources and needs for expanding homeownership opportunities in the Town, if feasible	AHC; Community Development Office; PHA	Various		2006-2008
Explore tax incentives for creation of affordable housing	AHC; PHA	Various		2006-2008
Explore amnesty program for illegal apartments if deed-restricted (Barnstable model)	AHC	Town Meeting		2007-2008
Identify potential alternative development and ownership models for affordable housing	AHT; PHA	Various		2007-2009

Plymouth Housing Strategy-Summary Table

Action Item	Responsible Agency		Expected Impact on Affordable Housing Percentage/Goals	Timeframe
	Initiate	Adopt		
Explore property tax relief for owners of affordable housing	AHC	Town Meeting		2007-2009
Conduct Community Outreach and educational programs to develop a broader constituency for the creation of affordable housing opportunities	AHC	Various		2006-2009, ongoing
Explore a transfer tax on real estate sales to create an affordable housing funds pool for Plymouth	PB; AHT; PHA; AHC	Town Meeting		2006-2008
Create an Affordable Housing Trust Fund that serves as a legal mechanism to account for and report housing-related revenue separate from the Town's General Fund: -Home Rule Petition, e.g., Lexington and Acton, <u>or</u> -Chapter 491 of the Acts of 2004	PB	Town Meeting		Completed 2006 Fall Town Meeting
Explore expansion of home-sharing and congregate housing expansion opportunities	PHA, private sector; AHC	Various		2006-2009

Description of Use Restrictions

Comprehensive permit affordable housing units and Local Initiative Program (LIP) units must serve households with incomes that do not exceed 80% of the area median income that applies to the Town of Plymouth (currently the Boston PMSA). Units will be subject to use restrictions or re-sale controls to preserve their affordability as follows:

- ◆ For a minimum of thirty years or longer from the date of subsidy approval or construction for new construction.
- ◆ For a minimum of twenty years or longer from the date of subsidy approval or completion for rehabilitation.
- ◆ The Town reserves the right to require a term of perpetuity for both new construction and completion of rehabilitation.

Affordable units will be subject to an executed Regulatory Agreement between the developer and the subsidizing agency unless the subsidy program does not require such an agreement or, in the case of a Local Initiative Program (LIP) development, the Regulatory Agreement will be executed by the developer, DHCD and the Town. The units will also be marketed in a fair and open process consistent with state and federal fair housing laws. Where possible, the Town may require that up to 70% of the units be made available preferentially to local residents or persons with a connection to Plymouth.

